## ADDRESS OF

# Hon. Charles R. Mabey

## Governor of Utah

## BEFORE THE

## FIFTEENTH ANNUAL CONVENTION OF THE UTAH BANKERS ASSOCIATION

June 15th and 16th, 1923

AT LOGAN, UTAH

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## ADDRESS:

## "Utah—Its People."

HON. CHARLES R. MABEY (Governor of Utah, Salt Lake City): Mr. President, Fellow Bankers and Fellow Citizens: I have been very much interested in the remarks, so far as I heard them, of Mr. Calkins. I presume one on the outside, who is not familiar with banking and banking practices and who has not been familiar with them during the strenuous times of the last three years, might wonder if there is not a little cold-bloodedness to some of the conclusions he has come to. But, like him, I have heard the prognostications of a number of people who have returned from Europe, and in every instance those prognostications have been wrong. In these times it seems next to impossible for any man to forecast what the morrow will bring forth.

I wish to say to the Governor of the Federal Reserve Bank of the Twelfth District that the officials of the State of Utah have seen the sin of permitting public funds, so far as the State is concerned, to be amassed in one institution, and for two years and a half, as many of you bankers know, the State funds have been distributed pretty largely over the State. At present what little money we have is deposited in some eighty banks. The feeling prevailed in our councils that the money was particularly needed in the agricultural districts, and it has been our endeavor to see that that money was distributed. The last session of the legislature passed a law, with which you bankers are familiar, creating a Depositary Commission which is to distribute the State funds among the banks of the State according to the showing of the bank, the conditions of the treasury and its ability to meet these instant demands of which Mr. Calkins has spoken.

I was told by your secretary to inject a little sentiment into my talk this afternoon. Were I not a banker I might say that would be rather a difficult thing to do, because generally these classic stories, with which we are all familiar, are told to us bankers about our lack of sentiment; but we who are on the inside know that banks have been run pretty largely on patriotism and sentiment, as well as good judgment, during the last few years.

Ordinarily, as you know, it is not a practice of mine to prepare a written speech, but I have felt, because of the importance of the bankers' convention, that you were entitled to one; so I shall read my paper and I shall ask you to try to inject a little enthusiasm into it as I read it.

On the 24th of July, 1847, a band of one hundred fortyeight weary travelers came thru the mouth of what is now known as Emigration Canyon and entered Salt Lake Valley. These were the founders of Utah.

The thought is too often current, tho the briefest survey of history refutes the idea, that great communities become so because of natural advantages. Necessary as these may be, the fact is patent that people, and people only, are responsible for the rise and the fall of nations. If not, explain to me why now the bare rock on which once stood the glory of Tyre; why now the blistering wastes of sand which a few centuries ago held up the splendor of Babylon, "the beauty of the Chaldees excellency;" why now the slowly crumbling monuments of Central America, today hidden beneath the silence of ages of tropical vegetation, but one time manifestly the home of magnificence.

While unpromising Holland is rising up out of the mud, the slime and the ooze of the North Sea to become the mistress of the arts and the sciences and the mother of modern commerce; Egypt, the birthplace of civilization and the granary of the ancient world, scarcely furnishes food for the wandering Bedouin that haunt her ruined temples and pyramids and rifle the tombs of her one-time mighty rulers. The crocodile is the true successor of the Pharaoh and the lion of Numidia reigns over the shattered palaces of Carthage, whose sails, before the days of Scipio, whitened the Mediterranean and other waters beyond the Pillars of Hercules. And in the Antipodes, where one day the savage bushman lived and died unsung; and in the valley of the Ohio, where the wily Indian followed the fleet deer, there is today the vanguard of civilization and the hope of the world.

My friends, the character of its people is the greatest asset of any land. When that body of one hundred fortyeight toiled down from the summit of the Rockies they came into the midst of dormant treasures vast enough to pay all the debts of the nations thruout all the years of human history. In the short space of three generations they and their descendants have amassed a per capita wealth equal to that of Germany, almost double that of Italy, three times that of Japan and twenty-eight times that of India. Taking the assessed valuation of the two States for the year 1920 as a comparison, the average person in Utah is worth \$1,595. 00, while in California he is worth but \$1,329.00, an advantage of 20 per cent in favor of the citizen of this State. And yet the beginning has hardly been made, as those who come after me on this program will undoubtedly prove. But all that has been garnered, in a moment of popular fury, or in a decade of human deterioration, might become the sport of fate and melt away like the baseless fabric of a vision and leave only wreckage and utter financial desolation.

It is the character of the citizenship which determines the perpetuity of any community. Events of the last thousand years have forced home the truth that certain races by the very strength of their genius have forged ahead and proved their fitness to be the torch bearers of progress. Take from the records the story of their achievments and there will be little left to quarrel over. Certain of them have been especially apt in discovery and invention, in colonization and in government. The Anglo-Saxon and his Teutonic kindred have reached out over the greatest portions of the globe and outclassed the old Roman, boasted ruler of antiquity. Their populations have always shown a love for law and order far beyond their fellows. Stable, sane, little given to destructive tendencies, wherever they are in the ascendancy, government is solid, property is secure, life is safe. Proof of this has been evidenced in every crisis for hundreds of years, nor has that proof been in the least shaken during the days following the Great War, when all the old foundations have been violently rocking to and fro.

It was the Celt, the Anglo-Saxon, the Swede and the Dutchman that settled on the eastern shores of this continent and established our way of political life. To them the world is indebted for the finest system of government ever devised by the brain of man. To them we are indebted for its continued expansion and its present amazing strength.

Since 1890 we have admitted and properly registered more than 13,000,000 aliens who have remained in America. Before that time the vast majority came from the countries of Northern Europe; since then the tide has swung from the southern and south-eastern sections of that continent. In addition to this, the "bootlegging" of foreigners has been carried on to an enormous extent. The Department of Labor estimates such acquisitions to be at the rate of 1,000 per day at the present time. Only yesterday we read of a boat load of Chinese stranded on our East coast and deserted by those who had been paid \$500 per head for smuggling them in. Naturally those who so come are of the worst type.

Not a word do I say against any inhabitant of Europe who enters our portals and is fit to become an American citizen, but I haven't words strong enough to express my feelings against letting those in who can never be absorbed by the Republic. This may be a home for the oppressed of all nations, but it is not an **almshouse** for the **scum** of every land under heaven. (Applause.)

A scientist who has made a thoro test of American mental standards estimated that if the intelligence tests given to every American soldier during the late war had been applied against the foreign born now in the United States, and all showing a mental level below a standard fixed between low, average and inferior intelligence had been excluded, 45.6 per cent of the 13,920,692 foreign born now in this country, or 6,347,835, would have been barred.

So great has been the change in the character of the immigrant during the last thirty years that students of the question have become very much alarmed. This invasion of our borders by hosts so numerous makes the incursions of successive waves of Goths, Vandals and Huns on ancient Italy pale into insignificance. The character of him who enters, judging from the figures just given, is sufficient to make the average American, who understands its history, its ideals and its destiny, fear and tremble for the future. For these people, unlettered, ignorant, filled with the hates and feuds of the Old World, a prey to disease, mental and physical, become charges upon the nation, in its almshouses, its asylums and its penal institutions; or the unscrupulous, the radical and the anarchist, of whatever name or ism, play upon their superstitions, their passions and their cupidity, inciting them against society, against government,

against the very system that has been their temporal salvation.

Remembering this, and that the character of its people is the greatest asset of any land, let us again return to those men and women who founded this commonwealth. Investigation of the most prosaic of subjects is sometimes interesting, not to say highly instructive. I ask you to scan over with me a list of the names of the persons who made up that intrepid band of one hundred forty-eight. Reading them is like calling the roster of the men who fought at Bunker Hill, at Saratoga and at Yorktown. Woodruff. Pratt, Young, Eldredge, Fox, Harper, Taylor, Roundy, all are names that might have originally sprung from the British Isles or Holland. On the entire list there is not one single name strange to the English tongue. A further study reveals the fact that of the five hundred members of the Mormon Battalion-that body of men whose twothousand-mile march has made a record unsurpassed in history-but one could have come from a point east of Berlin in Europe and south of Switzerland. They were all of the old Nordic stock that for two thousand years has spread over Western Europe and the two continents of America and the islands of all the seven seas, bringing with them the desire to subdue the wilderness and to establish stable institutions.

That this westward moving contingent was no exception to the general rule of the race is exemplified in the deeds that immediately followed their advent into these mountains. The common places after all show the real metal of men. The Spaniards came to the newly discovered Western Hemisphere in search of gold, the Puritan sought God and planted a home. The Pioneer followed in the footsteps of his New England progenitor. The Spaniard and the Portuguese lost all that they had come to seek for; the English have built up the greatest nation under heaven.

Within two days after his arrival, the Pioneer had planted his crop, tho late in the season, and had already explored everything in sight between the lake and the mountains. Within ten years he had founded settlements in every valley of importance in what has since been named Utah. He had sent his colonizers into the remote Salmon River country on the north, into the Carson country of western Nevada, and as far southwest as San Diego, California. Cedar City, Fillmore, Beaver, Gunnison, Manti, Green River, Nephi, Provo, Weber, Box Elder, Cache and a score of other places, with their surrounding towns, were populated over night, and so wisely and so well were they built that none of them has needed a second founding. To read of the early settlers is to revere them, for they were of the salt of the earth, and one feels like exclaiming,

> "Stalwart Man!" Comrade of a race of Kings, No one of whom knew aught but toil and penury; In faith thy fertile fingers touched the desert dust.

And broke the primal spell of its sterility.

- Thy hand caressed the dry and crabby earth, the home
- Of steel gray sage and sun-baked alkali and gardens
- Greener than Eden's forest fields bedecked her face;
- Thy spirit fell upon the blistered plain and cities
- Fairer than the fairest phantom world that ever Tricked the eye on sand-strewn Araby arose

To bless thy name."

Meanwhile other colonists came streaming in. Their copious floods were drawn from the Middle West, from the East, from New England and from Britain. Soon these were augmented by the thousands from Holland, from Scandinavia, from Germany. The sixties, the seventies, the eighties, and all the years that followed, brought their toll of men and women who came here primarily to worship God. But let it not be forgotten that others, of stock equally as virile, came to dig into the bowels of the earth in search of its treasures and that the great continental flood of humanity that swept across to the Pacific Ocean left its spray of men and women to fill up the growing community.

Gentlemen, the descendants of these men and women still live in Utah. They hold to the same traditions; they build for the same structure. In their veins flows all the blood of Puritan and Cavalier, of Norse sea rover and English churl, of Irish St. Patrick and German Knight. They have that same love for law, that same respect for established institutions, with that same desire for liberty. What greater advancement this presages for the future can not even be estimated. Is this not a guarantee of progress?

The other day in one of the eastern cities a distinguished United States Senator in a set speech made the statement, so the newspapers advise, that had Abraham Lincoln been living today he would have been among those now incarcerated in Federal prisons under the espionage act. I had hoped that this gentleman had been misquoted, but as yet no denial has come. Here in Utah you will find no backing to such an idea as that. In the first place the average Utahn

holds the memory of the sainted Lincoln too high to associate him with men of the Bergdoll, the Hayward and the Emma Goldman type, or that vast number of Germans and so-called conscientious objectors who would not fight when the world was on fire and the very foundations of society were at stake. (Applause.) Above all they believe that those who enjoy the blessings of liberty vouchsafed by Old Glory ought to be willing to pay the last supreme sacrifice in its defense or forever leave this land. (Applause.) Utah says, "Shame on the man who would so besmirch the name of Lincoln."

A few years ago at a parade of the American Legion at Centralia, Washington, some one, too cowardly to fight out in the open even in days of peace, fired upon the procession and killed and wounded some of the veterans. It has been many a long day since we have had so craven a deed in this free land, and the thrill of horror that went up over the country was but a natural expression of the national conscience. Here in Utah you will find no asylum offered to the lecherous and cowardly curs who commit such acts; neither will their more cowardly leaders, who breathe murder and destruction, knowingly be permitted to pollute our air by their presence. (Applause.) The pure blood of Utah citizens would spew them forth as being the deadliest of poison.

There are those still permitted to live in this country who yet preach the doctrine that property must become nationalized as in Russia. You will find no responsive chord in the hearts of this people to such doctrine. Here are men and women who believe in honest labor and honest toil and in a fair return for effort put forth, whether it be on the part of capital or of labor. You will hear in this state no blatant oratory favoring the destruction of property or the robbing of thrift of its just reward. The character of its people is the greatest asset of this commonwealth.

I thank you. (Applause.)

